

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-28330-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julie Marie Schwartz  
aka Julie Marie Lawrence  
228 Strawbridge Lane  
Mullica Hill, NJ 08062

Social Security No.:  
xxx-xx-4455

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/7/19  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: July 8, 2019  
JAN: kvr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Julie Marie Schwartz  
 Debtor

Case No. 18-28330-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +Julie Marie Schwartz, 228 Strawbridge Lane, Mullica Hill, NJ 08062-2200  
 aty +Ekaterine N Eleftheriou, Law Office of Brian J. Duffield, 95 North Main Street,  
 Mullica Hill, NJ 08062-9421  
 cr +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,  
 Arlington, TX 76014-4101  
 517815564 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
 P.O Box 183853, Arlington, TX 76096)  
 517754663 +Bank Of America, 146 Headquarters Plaza, Morristown, NJ 07960-3965  
 517886582 Encore Capital Group Collection, 8874 Aero Drive, Suite 200, San Diego, CA 92123  
 517754667 +Encore Capital Group Collection, PO Box 939069, San Diego CA 92193-9069  
 517754668 GM Financial, PO Box 78143, Phoenix AZ 85062-8143  
 517754669 +Harrison Township Sewer Dept, 114 Bridgeton Pike, Mullica Hill NJ 08062-2670  
 517754679 +Harrison Township Tax Collecttor, 114 Bridgeton Pike, Mullica Hill NJ 08062-2670  
 517754670 Hummingbird Funds Dba Blue Tru, 1339W Trepania Road, c/o Tribal Lending Authority,  
 Hayward, WI 54843  
 517754672 +NJ American Water, PO Box 371331, Pittsburgh PA 15250-7331  
 517754673 +South Jersey Gas, PO Box 6091, Bellmawr NJ 08099-6091  
 517754674 +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Highlands Ranch CO 80129-2386  
 517754676 +Target Card Services, PO Box 660170, Dallas TX 75266-0170  
 517886061 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517806790 +Township of Harrison, Brian J. Duffield, Esq., 95 North Main Street,  
 Mullica Hill, NJ 08062-9421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 01:30:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 09 2019 01:30:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 09 2019 01:29:49  
 Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,  
 Arlington, TX 76014-4101  
 517815564 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 09 2019 01:29:49  
 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853,  
 Arlington, TX 76096  
 517805962 +E-mail/Text: csc.bankruptcy@amwater.com Jul 09 2019 01:31:41 American Water, PO Box 578,  
 Alton, IL 62002-0578  
 517754661 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 09 2019 01:29:51 Atlantic City Electric,  
 PO Box 13610, Philadelphia PA 19101-3610  
 517795596 E-mail/Text: bankruptcy@pepcoholdings.com Jul 09 2019 01:29:51  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600  
 517754662 +E-mail/Text: bk@avant.com Jul 09 2019 01:31:17 Avant, 222 N. Lasalle Street, Suite 1700,  
 Chicago IL 60601-1101  
 517799775 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2019 01:34:45  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517754664 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2019 01:34:03  
 Capital One Services LLC, PO Box 85619, Richmond VA 23285-5619  
 517754665 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 09 2019 01:30:02 Comenity Bank,  
 PO Box 659617, San Antonio TX 78265-9617  
 517754666 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 09 2019 01:30:02 Comenity NY & Company,  
 PO Box 659617, San Antonio TX 78265-9617  
 517754668 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jul 09 2019 01:29:49 GM Financial,  
 PO Box 78143, Phoenix AZ 85062-8143  
 517879235 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 09 2019 01:30:49 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517754671 E-mail/PDF: pa\_dc\_claims@navient.com Jul 09 2019 01:34:52 Navient Solutions LLC,  
 PO Box 9533, Wilkes-Barre PA 18773-9533  
 517885432 E-mail/PDF: pa\_dc\_claims@navient.com Jul 09 2019 01:34:50  
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517756910 +E-mail/PDF: gecsedirecoverycorp.com Jul 09 2019 01:34:18 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517754675 +E-mail/PDF: gecsedirecoverycorp.com Jul 09 2019 01:34:40 Synchrony Bank-Carecredit,  
 PO Box 96061, Orlando FL 32896-0001  
 517884108 +E-mail/Text: bncmail@w-legal.com Jul 09 2019 01:30:45 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 517864382 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 09 2019 01:46:38 Verizon,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 20

District/off: 0312-1

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jul 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Cheryl L. Cooper on behalf of Debtor Julie Marie Schwartz tina@cooperlawnj.com,  
lawofficecherylcooper@gmail.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New  
York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates,  
Series 2007-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6